

**AMERICAN EXCHANGE NATIONAL BANK.**  
 I. M. RAYMOND, President.  
 D. E. THOMPSON, Vice President.  
 S. H. BURNHAM, Cashier.  
 D. G. WING, Assistant Cashier.  
 O. F. FUNKE, 2d Assistant Cashier.  
 LINCOLN, NEB.  
 CAPITAL, \$250,000.  
 SURPLUS, \$15,000.

**THE FIRST NATIONAL BANK.**  
 O AND TENTH STREETS.  
 Capital, \$400,000.  
 Surplus, \$100,000.  
 OFFICERS:  
 E. S. HARWOOD, President.  
 CHAS. A. HANNA, Vice President.  
 F. M. COOK, Cashier.  
 C. S. LIPPINCOTT, Assistant Cashier.  
 H. S. FREEMAN, Assistant Cashier.

**COLUMBIA NATIONAL BANK.**  
 LINCOLN, NEB.  
 CAPITAL, \$250,000.00.  
 Officers and Directors:  
 JOHN B. WRIGHT, President.  
 T. E. SANDERS, Vice President.  
 J. H. MULLAY, Cashier.  
 F. E. JOHNSON, H. P. LAW, THOS. COCHRAN,  
 E. R. SIZER, T. W. LOWREY,  
 W. L. DAYTON.  
 General Banking Business Transacted.  
 COLLECTIONS A SPECIALTY.

5 per cent on Deposits Paid at the  
**LINCOLN Savings Bank**  
 AND SAFE DEPOSIT CO.  
 Cor. P and Eleventh Sts.  
 The Only Safe Deposit Vaults in Lincoln  
 DIRECTORS:  
 N. S. Harwood, H. D. Hathaway,  
 N. C. Brock, J. Z. Briscoe,  
 Wm. McLaughlin, C. J. Ernst,  
 W. A. Sellick, C. H. Brown,  
 C. T. Boggs, R. O. Phillips,  
 O. W. Webster, E. R. Sizer,  
 Albert Watkins, Henry Veith,  
 Fred Williams, Henry E. Lewis,  
 Rachel Lloyd.

LADIES' AND CHILDREN'S  
**HAIRCUTTING AND SHAMPOOING**  
 A SPECIALTY.  
 —AT—  
**SAM WESTERFIELD'S.**  
 BURR BLOCK.

Real Estate Loans  
 On farms in Eastern Nebraska and improved property in Lincoln, for a term of years.  
 LOWEST CURRENT RATES.  
**R. E. AND J. MOORE.**  
 RICHARDS BLOCK.  
 Corner Eleventh and O Streets, Lincoln.

**STIFF HATS MADE TO ORDER**  
 FROM \$2.50 TO \$4.50.  
 Lincoln Stiff Hat Factory  
 N. W. COR. TWELFTH AND O STS.  
 Old Hats Blocked, Cleaned, Dyed and made as good as new. All kinds of Repair Work done.

**J. C. McNETT,**  
**UPHOLSTERER**  
 AND CABINET MAKE-UP.  
 Does all kinds of Repairing Promptly. All work warranted.  
 308 So. 11th St. - - - Lincoln, Neb.

**T. C. KERN, D. D. S.**  
**DENTIST.**  
 Rooms 25 and 26, Burr Block.  
 LINCOLN, NEB.

**WORLD'S FAIR.**  
 How to economize time and money so as to see the world's fair to best advantage, is a question that may have puzzled you. Avoid mistakes by getting posted in advance. Perhaps the illustrated folder just issued by Santa Fe Route is what you need. It contains views of world's fair buildings, accurate map of Chicago, and other information of value to sight-seers. Address L. S. Palmer, P. O. Santa Fe Route, Omaha, and ask for free copy.

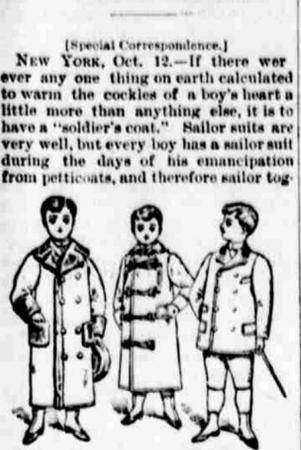
**C. E. SPAHR, M. D.**  
 PRACTICE LIMITED TO DISEASES OF THE  
**EYE, THROAT AND EAR**  
 GLASSES CAREFULLY ADJUSTED.  
 1215 O STREET, LINCOLN, NEB.

**PERSONAL MENTION**

Mr. H. E. Lewis is at the world's fair. Mr. D. G. Wing was in Chicago this week.  
 Mr. J. D. Calhoun left Tuesday for the fair.  
 Miss Effie Steen has returned from Chicago.  
 Mrs. J. J. Davis left for Havana, Ill., Thursday.  
 Mrs. Perry is expected home from the fair today.  
 Mrs. J. P. Chipman and daughter are in Chicago.  
 Mr. Sam D. Cox left Thursday for the White City.  
 Mr. F. Leming left for Chicago Wednesday.  
 Mr. Edgar Jones left Monday for Ogden, Utah.  
 Mrs. H. C. Victor left for Danville, Ill., Tuesday.  
 Ex-Governor J. W. Dawes was in Lincoln Tuesday.  
 Dr. and Mrs. Dorris have returned from Chicago.  
 Mr. R. H. Oakley has returned from the world's fair.  
 Miss Carmody is spending a month at the world's fair.  
 Mr. W. D. Camp departed Sunday for the world's fair.  
 Mrs. Oscar Funke has returned from a visit in Omaha.  
 Mr. and Mrs. J. C. Scott are visiting at Portland, Ore.  
 Hon. J. B. Weston, of Beatrice, was in Lincoln Tuesday.  
 Miss Maud Peebles is enjoying a visit at the world's fair.  
 Mr. A. K. Kingsbury left Friday noon for Galesburg, Ill.  
 Mr. W. Morton Smith returned Tuesday from Chicago.  
 Mrs. Henry Porter is enjoying a visit in Mt. Pleasant, Ia.  
 Mrs. Mary L. Runyon left Tuesday for South Bend, Ind.  
 Mr. W. P. McCreery visited friends in Lincoln over Sunday.  
 Mr. F. T. Walton has returned from a brief visit to Chicago.  
 Mr. C. W. Bigelow left Friday for Redmond Falls, Minn.  
 Mrs. Charles Strasburg left Wednesday for Bay View, Mo.  
 Mrs. F. C. Smith and son Paul, are viewing the White City.  
 Mrs. J. K. Birdsell left for Kingston, Ont., Tuesday afternoon.  
 Mr. George E. McDonald, of Geneva, spent Sunday in Lincoln.  
 Mr. and Mrs. Goudy are spending two weeks at the world's fair.  
 M. and Mrs. E. E. Brown left last week for the world's fair.  
 Miss Mame Carson left last week to join her parents in Chicago.  
 Mr. Charles Burr has returned from a brief visit to the world's fair.  
 Mr. R. J. Copeland, of Beatrice, is the guest of Mr. H. C. Northam.  
 Mr. A. Halter has returned from a ten day's trip to the world's fair.  
 Mr. C. H. Imhoff has returned from a short visit to the world's fair.  
 Born—To Mr. and Mrs. John Ball, a daughter, Sunday, October 8.  
 Mr. and Mrs. W. M. Croan have returned from a trip to Chicago.  
 Miss Maude Shugart has returned from a visit to the world's fair.  
 Mrs. M. H. Felt, of Salem, is visiting Mrs. C. C. Kenney, of this city.  
 Mrs. M. B. Cheney is visiting her sons in the western part of the state.  
 Misses Kate, Mamie and Sarah Mullen left Sunday for the world's fair.  
 Miss Gertrude Patterson, of Creston, Ia., is visiting Miss McFarquar.  
 Mrs. F. A. Boehmer and Mrs. A. D. Borgelt left Friday for St. Louis.  
 Mr. George A. Abbott, of Falls City, is visit with his sons on D street.  
 Mrs. C. H. Gere has returned from a trip to the Columbian exposition.  
 Mr. and Mrs. J. A. Marshall are enjoying a brief visit at the world's fair.  
 Mr. James Heaton has returned from a trip to the Columbian exposition.  
 Professor and Mrs. Lawrence Bruner left Wednesday for the world's fair.  
 Mr. S. W. Little was a western passenger Tuesday for Los Angeles, Cal.  
 Mr. J. E. Markel, of the Hotel Lincoln, spent a few days in Lincoln this week.  
 Mr. and Mrs. W. Wilson will leave Monday for the Columbian exposition.  
 Miss May Thompson and Miss Jennie Watson left Tuesday for the White City.  
 Mr. and Mrs. H. C. Young returned Wednesday from a several week's visit east.  
 Mr. and Mrs. J. E. White and Miss Nellie White have returned from Chicago.  
 Mrs. N. S. Baird and daughter, Miss Margaret, left Friday for the White City.  
 Miss Emma Towner will leave today for Bennett, where she will make a brief visit.  
 Miss S. S. Freeman has returned from Springview, where she was called by the

death of her mother, Mrs. Mary G. Freeman.  
 Rev. L. P. Ludden is entertaining his friend, Mr. Calvin Dater, of New York State.  
 Mr. George Woods took a hurried business trip through the state this week.  
 Mrs. V. O. Strickler, of Omaha, is visiting her parents, Mr. and Mrs. A. L. Hoover.  
 Mr. and Mrs. W. B. Hargreaves have returned from a visit to Chicago and the east.  
 Mr. and Mrs. James Heaton and daughter have returned from a visit in Chicago.  
 Mrs. Cora Pitcher is enjoying a visit at the Columbian exposition and Chicago.  
 Mr. and Mrs. C. O. Wheldon and two daughters left Sunday for the Columbian exposition.  
 Miss Lulu Krone and Misses Nellie and Katie Moran are enjoying a visit at the world's fair.  
 Mr. and Mrs. Stephen C. Hoover left Monday evening for Pueblo, Cal., to spend a month.  
 Mrs. Edward Cleveland, of Ansley, is the guest of Mr. and Mrs. M. S. Gordon, of 1418 L street.  
 Mrs. A. J. Symes, of Cleveland, Ohio, is visiting her daughter, Mrs. C. E. Hall, at 1403 G street.  
 Mr. and Mrs. U. C. Shepard have returned home from a three month's visit at St. Paul, Minn.  
 Mr. A. N. Becker and daughters, Misses Sadie, Hatie and Bernice, left Sunday for the White City.  
 Bishop Bonacum has gone to Baltimore to attend the jubilee celebration of Cardinal Gibbons.  
 Dr. W. D. Shields has decided to move to Beatrice, and expects to practice his profession in that city.  
 Miss Alice Coleman, of Pasadena, Cal., was the guest of Miss Katharine Weston last Saturday.  
 Mrs. Angie Fishback left Monday for Creston, Ia., to spend three or four months with her sister.  
 Mr. W. C. Hills, acting secretary of the Y. M. C. A., left Wednesday for a trip to the world's fair.  
 Mr. and Mrs. B. M. Stone, of Pittsburg, Pa., are the guests of Mr. and Mrs. J. G. P. Hilderbrand.  
 Mr. and Mrs. S. E. Upham were among those that took their departure this week for the world's fair.  
 Mrs. Clem Hardy has returned to her home in Texas, after a visit with her parents, Mr. and Mrs. H. W. Hardy.  
 Mrs. S. C. Langworthy, of Seward, spent a few hours with friends in Lincoln Monday on her way to the fair.  
 Mrs. J. F. Neville has returned to her home in Springfield, Mo., after a pleasant visit with her father, Professor S. A. Hoover.  
 Mrs. John Lanahan and daughter, Miss Evaline, of Pittsburg, Pa., are guests at the home of their uncle, Mr. T. C. Kelley, 1802 U street.  
 Mrs. S. M. Wilcox, of Ludlow, Vt., who has been visiting Mrs. M. J. Green, at 139 South Twelfth street, left Wednesday for Chicago and the world's fair.  
 Mrs. C. N. Powell, Mrs. Richard Murphy and Mrs. N. C. Felton represented the Plymouth Congregational church at the state convention of the Y. P. S. C. E. in Omaha this week.  
 Governor Crouse has appointed the following Lincolnites as delegates to the world's real estate congress, to be held in Chicago the week commencing October 23: C. C. Burr, E. R. Sizer, John J. Gillilan, Paul Holm, D. W. Moseley, C. R. Van Duyen, George K. Brown, A. D. Kitchen, E. L. Stout, D. L. Brace and R. H. Oakley.  
 The grand lodge of Knights of Pythias, in session at Omaha this week, drew quite a number from this city. Among those who went on Monday were Messrs. F. A. Bartholomew, Harry Shaffer, Richard O'Neill, W. S. Hamilton, Will Love, J. E. Douglass, H. M. Bushnell, Dr. G. W. Meredith, W. A. Dilworth, Fred Miller, O. W. Vandeeves, L. M. Gaylord, C. E. Waite, C. J. Daubach and John B. Wright.  
 I met a little ballet maid,  
 "I'm just sixteen," she said;  
 Her daughter little Eva played,  
 And had been three times wed.  
 In vain he tried  
 Divorced to be;  
 Very well  
 Connected he.

**FOR YOUNG AMERICA**



OVERCOATS FOR BOYS.

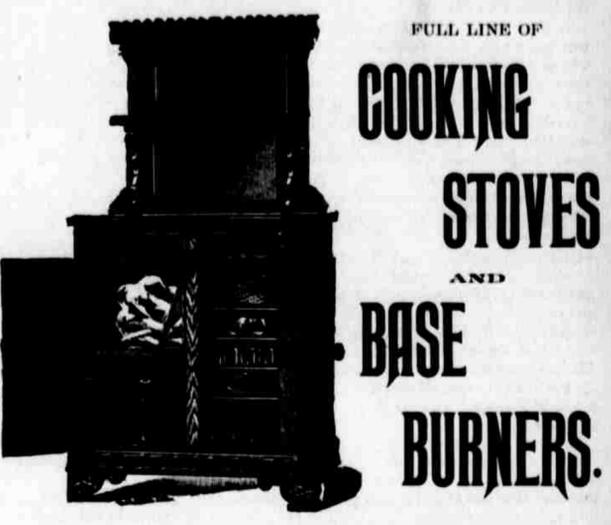
gery does not fill his soul with ecstasy. But a real bona fide United States service coat, long and warm, with loops of real braid across the swelling breast and with a "truly" hood at the back that can be drawn up over the head just like a soldier on the march through wintry days—ah! such a coat makes a boy's life worth living and reconciles him to the needs of a rapacious woodbox or coal bin.  
 This soldier coat must be blue or gray chinchilla and lined with warm, red flannel. There must be two pockets and two places for the hands to slip into after a protracted snowball fight. And there may be a storm cape over it if the fond mother likes to make one, but if she does, that, too, must be lined with red and have hooks to fasten it back, so that it may leave the active arms free and look military also. And, fond mother, do not forget the forage cap, for the coat would be shorn of its brightness without that. A military coat is a good one for a boy. It pleases him, and he has to "live up to it" to a greater or less extent, and clever mothers may teach many useful lessons while the young heart is as yet easy to mold, setting up for her boy an ideal soldier, noble, brave, courageous and honorable.  
 People in general are but too apt to rather slight the boys' apparel and pay more attention to the dress of the girls of the household. They let their boys get into a slouching, careless habit of dress and excuse it by saying boys are always dirty. It is not always the boy's fault, for often mothers do neglect the boys. If a boy has good, strong clothes, in dark mixtures, and handy short reefer overcoats, he can run, jump and climb all he likes and be none the worse for it after a good brushing. The reefers this season are simply perfect. They are made of kerseys, chevots and chinchillas, and also of beaver and pilot cloth, but the last two are rather too expensive materials, when one considers that a boy usually outgrows a coat in one year.  
 The chinchillas are rather softer and more pliable and give about as good wear. A clever little mother will often be able to get a nice reefer out of her husband's 3-year-old overcoat, but if one has to buy new material and make it it is not very good economy to attempt to make one. They are sold very reasonably by such houses as make a specialty of children's clothes. But it would pay to make over an overcoat, as the great wear comes on the sleeves and down the front, and the difference in size makes the coat, after cutting away the worn portions, just fit the boy.  
 A very handy little lady of my acquaintance took her husband's old beaver cloth overcoat and treated it in the manner I have described, and then she took her beaver shoulder cape, which is now out of style, and out of that made deep cuffs, pocket hinds and collar and had enough for a band down the front, and now that had has a coat such as is sold for \$30, and it literally cost nothing but two days' work, and it is a new garment in the newest style. In piecing for it should be remembered that it should be cut on the skin side with a knife, never with scissors. The seams are to be overhanded and then wet and rubbed flat. The joining cannot be seen.  
 Fur and wool double polo caps are quite stylish for boys from 8 to 15, and the alpine hat for larger ones. Tam O'Shanter caps in all colors, but very woolly, are for the small ones.  
 For boys not yet in pants the plaid kilt with sailor blouse, figaro or Eton jacket for the waist over a silk shirt are preferred. There is a great deal of braiding on boys' suits this season. Plaid in tartan figures and regular Scotch costumes are great favorites. There is a large line of velutina suits in blue, black, brown and green, richly braided, some of them in colonial patterns. Large ties in bright colored plain and plaid surah are worn. The double ruffled shirt is still in. Oxford shoes for full dress and high buttoned boots cover the little feet.  
 OLIVE HARPER.  
 Notice of Removal.  
 The business office of the SATURDAY MORNING COURIER has been moved to 1201 O street.

**HOUSEHOLD GOODS**  
 FURNITURE, STOVES,

BED ROOM SETS,  
 FOLDING BEDS,  
 CHAIRS, LOUNGES,  
 BOOK CASES,  
 TABLES AND  
 FURNITURE  
 OF ALL KINDS.  
 CURTAINS, CARPETS  
 AND A COMPLETE LINE OF



**HOUSEHOLD GOODS**



FULL LINE OF  
**COOKING STOVES**  
 AND  
**BASE BURNERS.**

LOW PRICES AND EASY TERMS.  
**MEINZER & SWEARINGEN,**  
 127-129 NORTH FOURTEENTH STREET.

**WESTERN NORMAL COLLEGE,**  
 The School for the Masses  
**LINCOLN, NEBRASKA.**

**AN OLD SCHOOL IN A NEW LOCATION**  
 (FORMERLY OF SHENANDOAH, IOWA.)  
 25 Departments. 85 Teachers.  
 Beautiful, healthy location, 30-acre campus, electric street car line runs directly to campus without charge. \$250,000 in buildings, splendid equipments, superior accommodations, strong faculty, experienced management, comprehensive curriculum, thorough work, high moral and Christian influences and low expenses for students.  
 DEPARTMENTS AND COURSES.  
 We have 25 courses. Our music, fine art, pen art, d'Arte, elocutionary, courses and kindergarten and model training schools (for both children and student teachers), are not equalled in the west.  
 STREET CAR TRANSFERS  
 to any part of the city for all who attend the Western Normal. You can enter at any time and find just such classes as you desire. Write, or call and see us.  
 Spring term opens April 11, 1902, and continues 19 weeks. Summer term opens June 20, 1902, and continues 8 weeks. You can enter at any time, however. Catalogues and circulars free.  
 Address: W. M. CROAN, President, or  
 WESTERN NORMAL COLLEGE, LINCOLN, NEB. W. J. KINSLEY, Sec'y and Treas.

**SULPHO-SALINE BATH HOUSE.**  
 14TH AND M STREETS, LINCOLN, NEBRASKA

This is a very fine establishment—probably better than anything of the kind in the world.  
 Capacity, 1,500 baths daily.  
 Artesian mineral water is used.  
 Separate accommodations are provided for both sexes.  
**The Great Plunge Bath**  
 Holds about a quarter of a million gallons of Sea Green Salt Water. And is nearly 150 feet long, 20 feet wide and 2 1/2 to 3 feet deep. Its clear as a crystal, too.  
 There are some spring boards, trapeze and automatic bath in this department.  
**The Bed Rooms**  
 Are for transients who do not care to leave the building after a bath. Patients taking treatment use them also.  
**Rheumatism**  
 And many other diseases can be CURED in the Hot Salt Department.  
**The Turkish Baths!**  
 Now we're coming down to business. Marble walls, Mosaic floors, rich Rugs, Carpets and Draperies. Great fire places, easy chairs and divans. All sorts of baths are given. There is also a BARBER SHOP. Ladies' Hair Dressing Department, and even a Manicure, Chiropodist and Boot Black.  
**Lunches Are Served**  
 And Turkish coffee and lots of other things good to eat and drink. And the half hasn't been told.



SUITS FOR CHILDREN.